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SERVICES

Regular Savings
Share Drafts (checking accounts)
Christmas & Vacation Savings
Share Certificates
Payroll Deduction
Direct Deposit
ACH Transactions
Internet Banking and Bill Pay
Vehicle Loans
Camper and Boat Loans
Home Equity Loans
First Mortgage Loans
Unsecured Lines of Credit (Signature Loans)
Share Draft Overdraft Protection
Credit Disability Insurance
ATM Cards
MasterMoney (Debit) Cards
Safe Deposit Boxes
Zelle



*Serving Select Employee Groups
Primarily Located in Fairfield
County, Ohio and Their Families*

Electronic Funds Transfer (EFT)

March 2025



LAN-FAIR FEDERAL CREDIT UNION

**926 PRESTIGE BOULEVARD
LANCASTER, OH 43130-9669**

**35 WEST COLUMBUS STREET
PICKERINGTON, OH 43147-1255**

**Lancaster: 740-654-2886
Pickerington: 614-834-5610**

Internet: lanfairfcu.com

ELECTRONIC FUNDS TRANSFER (EFT)

Effective Date: August 1, 2016

This disclosure, required by law, is designed to give you information concerning accounts at Lan-Fair Federal Credit Union that utilize electronic fund transfers (EFTs).

Share Draft accounts and Regular Share accounts may utilize EFTs at Lan-Fair FCU.

1. Here are the types of EFT available to you.

- * Deposit of employer payroll deduction if provided by your employer.
- * Deposit of government payments
- * Transfers between your accounts, deposits and withdrawals using an ATM card.
- * Debit Card transactions used in conjunction with the MasterMoney Card that you have been issued.
- * Automatic payment of insurance premiums, utility bills, mortgages, union dues, etc. as authorized by you directly with the payee involved. We do not initiate the payment request. You must initiate and should stop the order through the organization you have ordered us to pay.

2. Limitations on the frequency and dollar amounts of EFTs:

Share Draft Accounts: None, except for daily withdrawal ATM limitations provided to you at the time of card issuance.

Regular Share and Club Accounts: You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM.

3. Charges for EFTs. The only charges are for selected ATM transactions at non Alliance One ATMs. There are no fees for using Lan-Fair ATMs.
4. Both the Lancaster and Pickerington offices are open from 9:30 a.m. to 4:45 p.m. Monday through Thursday. On Friday, both offices are open until 5:30 p.m. The Lancaster Drive-Thru is open until 6 p.m. on Friday only.

The following holidays are not business days:

New Years Day, Martin Luther King Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas.

5. Here is a summary of your right to receive documentation of EFTs:

Periodic statement: You will receive a quarterly account statement. However, if you have a Share Draft account or EFT transactions you will receive a monthly statement.

Notice of credits: If you have arranged to have EFT deposits made to your account at least once every 60 days from the same person or company you can call us at 740-654-2886 to find out whether

or not the deposit has been made.

Notice of debits that vary in amount: see paragraph 6.

6. Lan-Fair FCU does not initiate EFT payments out of your account. We will, however, process the transactions which you have authorized someone else to initiate through your Lan-Fair account.

Consequently, the best means of stopping your preauthorized payment is for you to do so directly with those who initiated the payments on your behalf. However, we can stop the payment if we receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may require you to put your request in writing and get it to us within 14 days after your call. We will charge you \$20 for each stop-payment order you give. You can call or write us at the address given on the letterhead of this disclosure. If these payments vary in amount, the person you are going to pay will tell you 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

7. Here is a summary of our liability to you for failure to make or stop certain transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- * If, through no fault of ours, you do not have enough money in your account to make the transfer.
- * If the transfer would go over the credit limit on your overdraft line.
- * If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- * There may be other exceptions stated in our agreement with you.

8. Here are the circumstances under which we will disclose information to third parties about your account or the transfers you make:

- * where necessary for completing transfers and/or withdrawals
- * in order to comply with government agency or court orders.
- * if you give us your written permission in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.

9. In Case of Errors or Questions About Your Electronic Transfers

Telephone us at: 740-654-2886 or

Write us at: Lan-Fair Federal Credit Union

926 Prestige Boulevard
Lancaster, OH 43130-9669

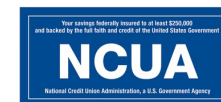
as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days if your account has been open 30 days or less) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.



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